Manitoba Agriculture and Food

FINANCIAL PROGRAMS FOR

MANITOBA FARMERS

nformation Update

www.gov.mb.ca/agriculture/

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Government programs for agricultural producers are numerous and constantly changing. This update lists financial programs currently available to agricultural producers of this province. Each financial program is briefly described outlining eligibility criteria and where to apply.

This publication will be useful to Manitoba farmers who wish to become aware of opportunities available, or who wish to determine their eligibility for programs offered. Every effort has been made to ensure accuracy as of September, 2002. Because of continual changes that are taking place with respect to these programs, details are subject to change at any time. Further details and current information should be obtained from the agencies as indicated. **Information on Manitoba programs is also available on the Internet at www.gov.mb.ca/agriculture**

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For Further Information Contact Your Local Manitoba Agriculture and Food Office.

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I. AGRICULTURAL CREDIT PROGRAMS
PROVINCIAL
Manitoba Agricultural Credit Corporation (MACC)

PROGRAM	PROGRAM DETAILS	CONDITIONS	CONTACT
1. Direct Loans To provide intermediate and long term loans for the following purposes: – Purchase of land and/or buildings – Purchase of traditional and alternative livestock – Permanent improvements – Debt consolidation – Purchase of "new generation" co-op shares – Purchase of supply managed quota – Share financing for farm transfers.	Maximum of $400,000 for individuals and $800,000 for corporations, partnerships and cooperatives for up to 30-year terms. Fixed interest rate loans with a five-year renewable interest rate option available. Reasonable interest rates. Clients may be eligible for the Young Farmer Rebate.	Must be 18 years of age or over and a Canadian citizen or landed immigrant residing in Manitoba. Net worth cannot exceed $650,000. The farm business must be considered potentially viable and must meet security requirements. The combined annual off-farm income of the applicant and/or spouse may not exceed $70,000 at time of application.	Manitoba Agricultural Credit Corporation Unit 100 – 1525 First Street South Brandon MB R7A 7A1 Phone: (204) 726-6850 Fax: (204) 726-6849 www.gov.mb.ca/agriculture/macc/ (or any of the 16 field offices and six satellite offices.)
2. Young Farmer Rebate Program To provide a rebate to assist farmers during the critical start-up stage of their farming operations.	Rebate of 2% on the first $100,000 borrowed for the first five years of a direct loan from MACC.	Applicant must be 18 to 39 years of age. Term of loan must be greater than five years.	
3. Stocker Program To promote feeding of steers, heifers, feeder cows, bison and equine growers.	Maximum loan of $175,000. Stockers must be sold within 12 months at which time loan is repayable in full (24 months for bison) Funds may be applied to livestock already in producer's possession.	Same conditions as Direct Loans. Feed and facilities to feed are required.	

PROGRAM	PROGRAM DETAILS	CONDITIONS	CONTACT
4. Comprehensive Refinancing Program To assist MACC clients in financial distress.	Maximum amount as per MACC's Direct Loans. Interest rate is set at 6½% for the first five years; MACC's prevailing rate for the remainder of the term (up to 30-year terms).	Must be a MACC client demonstrating financial difficulty. Net worth cannot exceed $650,000. Must be in farm mediation process.	Manitoba Agricultural Credit Corporation Unit 100 – 1525 First Street South Brandon MB R7A 7A1 Phone: (204) 726-6850 Fax: (204) 726-6849 (or any of the 16 field offices and six satellite offices.)
5. Feeder Association Loan Guarantee Program To guarantee loans to Feeder Associations to purchase feeder cattle.	Guarantees to lending institutions 25% of loans outstanding to a maximum loan limit of $5 million per association. Individual loan limits range from $50,000 - $175,000 depending upon experience and proven feeding record. The maximum term is 12 months.	A Canadian citizen or landed immigrant residing in Manitoba, 18 years of age or over. Minimum of 15 members in registered co-op with two-thirds of members as feeders. The cattle are to be fed on member farms or in a custom feedlot on behalf of the members. Members are required to make a deposit to the Association's Assurance Fund of five per cent of their authorized loan limit. The association retains legal ownership of all cattle purchased which must be identified with the association brand.	
6. Guaranteed Operating Loan Program (*under review*) To guarantee new lines of credit made to farmers by lending institutions for operating expenses.	Loan guarantees of up to $250,000 for individual or multi-operator farms. Repayable annually or at the completion of a production cycle. Interest rate may not exceed Prime plus 1%.	A Canadian citizen or landed immigrant residing in Manitoba, 18 years of age or over and principally occupied in farming. Equity in the farming operation must be at least 20% at the time of loan approval. Application must be made to participating lending institutions.	

PROGRAM	PROGRAM DETAILS	CONDITIONS	CONTACT
7. Enhanced Diversification Loan Guarantee To assist the diversification and value-added activities of producers.	Guarantees providing (25% of original principal) on loans for individuals, partnerships (including limited partnerships), corporations and co-operatives. Interest rate cannot exceed 1½% over Prime if floating or 1½% over lenders residential first mortgage rate if fixed. Maximum application fees of ¾ of 1% of loans up to $1 million; ½ of 1% of loans over $1 million.	Individual applicants must be 18 years of age or over and a Canadian citizen or landed immigrant residing in Manitoba. Projects must demonstrate financial soundness. Applications must be made to participating lending institutions.	Manitoba Agricultural Credit Corporation 220 Main Street North Box 100 Morris MB R0G 1K0 Phone: (204) 746-2312 Fax: (204) 745-2932
8. Bridging Generations Mortgage Guarantee To assist in intergenerational farm transfers by providing young farmers with low cost mortgage financing and a guaranteed income stream for the retiring farmer.	With the retiree holding the mortgage, the borrower makes payments to MACC, who in turn makes guaranteed payments to the retiree. Maximum guarantee is $250,000 for up to 15 years.	Qualifying young farmers must be 18-39 years old at the time of application and must personally operate the farm to which the financing applies. The vendor must be a retiring farmer, a Canadian citizen with a Manitoba bank account and hold the mortgage on the sale of land/buildings.	Manitoba Agricultural Credit Corporation Unit 100 – 1525 First Street South Brandon MB R7A 7A1 Phone: (204) 726-6850 Fax: (204) 726-6849 www.gov.mb.ca/agriculture/macc/ (or any of the16 field offices and six satellite offices.)
9. Bridging Generation Loan To assist in intergenerational farm transfers by providing young farmers with low cost mortgage financing with the retiring farmer receiving immediate access to sale proceeds.	Terms are similar to MACC's Direct Loans Program. Payment frequencies are flexible to meet the needs of the operation. Loans are eligible for a Management Training Credit, Young Farmers Rebate and the Land Lease Guarantee.	Qualifying young farmers must be 18-39 years old at the time of the application and must personally operate the farm to which the financing applies. The vendor must be a retiring farmer, a Canadian citizen with a Manitoba bank account.	

PROGRAM	PROGRAM DETAILS	CONDITIONS	CONTACT
10. Livestock Herd Establishment Loan To assist in the intergenerational farm transfer of breeding stock or supply management quota.	Maximum loan amount is $200,000. For the first five years, 20% of the assets are transferred annually with a separate loan for each disbursal, followed by an additional five to six years to fully repay.	Qualifying young farmers must be 18-39 years old at the time of the application and must personally operate the farm to which the financing applies. The vendor must be a retiring farmer and a Canadian citizen with a Manitoba bank account.	
11. Land Lease Guarantee To assist in intergenerational farm transfers by lessening the need for the young farmer to purchase all land requirements at once.	Maximum guarantee is $10,000, which MACC will review and approve annually. Rate charged cannot exceed the market rate of rent. The lease must be for a minimum of five years.	Qualifying young farmers must be participating in the Bridging Generations Mortgage Guarantee and/or the Bridging Generation Loan Program. The lessor must be a vendor of the property financed by the Bridging Generations Initiative.	Manitoba Agricultural Credit Corporation Unit 100 – 1525 First Street South Brandon MB R7A 7A1 Phone: (204) 726-6850 Fax: (204) 726-6849 www.gov.mb.ca/agriculture/macc/ (or any of the16 field offices and six satellite offices.)
12. Lifestyle Transition Loan To provide retiring farmers in the transition process with financing for limited purposes such as debt consolidation and retirement housing.	Maximum loan is $200,000 with terms up to 15 years. Payment frequencies are flexible to meet the needs of the retiree.	Participating vendors in the Bridging Generations Mortgage Guarantee and/or Bridging Generation Loan Program may qualify.	
13. Management Training Credit To encourage farm management training for young farmers in areas such as business and financial planning, taxation, marketing, employee management and computer usage.	A credit of 1% of the principal amount is available in each of the first five years of a Bridging Generation Loan. The maximum credit is $2,500 per year, with a lifetime maximum of $12,500. Eligible training is available from recognized educational facilities and Manitoba Agriculture and Food.	Qualifying young farmers must be 18-39 years old at the time of the application and must personally operate the farm to which the financing applies. They must obtain a Bridging Generation Loan of at least $50,000 and satisfy annual training and other requirements.	

Manitoba Farm Mediation Board (MFMB)

PROGRAM	PROGRAM DETAILS	CONDITIONS	CONTACT
1. The Family Farm Protection Act Special Fund To aid farmers who have demonstrated production and financial management skills and who are in financial difficulty. To facilitate the establishment of financial agreements between farmers and their creditors.	Guarantees of up to $40,000 over a four-year period are available under five programs. 1. Guarantee of loan payments; 2. Land lease-back, rental shortfall guarantee; 3. Guarantee of security; 4. Pre-settlement emergency assistance; operating funds during entry into one of the board's guarantees; 5. Combination of programs one and three - guarantees of loan payments and security.	Farmers or creditors may apply to the Manitoba Farm Mediation Board for mediation services. A guarantee may be provided to facilitate a mediated settlement that leaves a farmer with a viable farm operation. Must be approved by the Manitoba Farm Mediation Board or its designate(s).	Manitoba Farm Mediation Board 816 – 401 York Avenue Winnipeg MB R3C 0P8 Phone: (204) 945-0357 Fax: (204) 945-1489 or 1-800-282-8069 (ask for Manitoba Farm Mediation Board) www.gov.mb.ca/agriculture/programs/aaa25s01.html

FEDERAL
Farm Credit Canada (FCC) Farm Credit Corporation Act

PROGRAM	PROGRAM DETAILS	CONDITIONS	CONTACT
For any agricultural or farm related purpose including purchase of land, equipment, livestock or buildings, refinancing debt, farm-related businesses, and diversification businesses.	No maximum loan size. Interest rate is based on the Corporation's cost of acquisition of funds. Amortizations up to 29 years. Annual, semi-annual, quarterly and monthly payments available.	Borrower must be of legal age, a Canadian citizen or permanent resident, demonstrate repayment ability and have adequate security.	Farm Credit Canada Toll Free: 1-800-387-3232 or any field office. Web site: www.fcc-fac.ca/
1. One-Year Convertible Loan Keeps options open as interest rates fluctuate.	One-year term. Annual, semi-annual, quarterly and monthly payments available. Amortization up to 29 years. Convertible anytime to a longer term FCC loan. Interest rate in effect on application date is guaranteed for 60 days.		

PROGRAM	PROGRAM DETAILS	CONDITIONS	CONTACT
2. Real Property Loans Interest rate terms for up to 20 years and amortization periods between three and 29 years.	Interest rates may be either variable or fixed for up to 20 years with blended or level principal payments. Amortization periods may be up to 29 years with an option to prepay up to ten per cent annually.	Secured by real property.	Farm Credit Corporation Toll Free: 1-800-387-3232 or any field office. Web site: www.fcc-fac.ca
3. Personal Property Loans For machinery, livestock, the construction of buildings or quota.	Fixed and open terms available from two to seven years, or a variable rate. Annual, semi-annual, quarterly or monthly payments are available.	Security is in the form of a loan agreement and a security agreement over a chattel such as equipment or livestock. No fees.	
4. 1-2-3 Grow Loan A loan that provides for deferred or reduced payments to fit primary production operations whose income is not immediate.	Reduced or deferred payments available based on business plan. Option to pay interest only or tiered interest payments for up to four years; or pay nothing at all for 18 months.	Lending decision based on future value of business. Maximum amortization – 25 years.	
5. Payday Loan Loan that is provided considering additional security of off farm income.	Loan may be structured in many ways. Amortization to maximum 29 years.	Minimum 10% down payment on farm purchase. Monthly payments required for at least half of the loan payment.	
6. Flexi-Hog Loan For purchase of livestock and any purpose related to the hog industry.	Principal can be deferred for up to one year. Can be deferred three separate times over the course of the loan.	Maximum amortization – 12 years. Secured by real property mortgage.	
7. Farm Builder Construction Loan Financing for any type of construction projects.	No payment until the project is completed (maximum 18 months). Funds from approved loan can be drawn upon as needed.	Can be converted to any of FCC's loan products upon project completion.	
8. Performer Loan A loan that rewards performance by lowering the interest rate upon achievement of pre-determined goals.	A performance plan is developed at the outset of the loan and the interest rate will decrease upon reaching such goals as proven repayment, enhanced working capital and improved debt-to-equity ratios.	Secured by real or personal property.	

PROGRAM	PROGRAM DETAILS	CONDITIONS	CONTACT
9. Flexi-Farm A feature that allows the borrower to pause the principal portion of the loan payment.	Principal payments may be put on pause for up to five times over the duration of the loan and can last up to one year.	A minimum of one year of regular payments must be made before the first pause and pauses cannot be taken back-to-back. Security must include a real property mortgage.	
10. Enviro-Loan For construction, improvement or expansion of waste management facilities and structures.	Pre-approved credit with no principal payments required until the project is complete or for up to 12 months from the start of construction.	Funds are disbursed in increments during construction. The loan may be amortized for up to 25 years with fixed terms of one to 20 years.	
11. Cash Flow Optimizer For start-up farmers who have limited cash flow.	Only interest payments are required for the life of the loan. Flexible repayment of principal.	Security must be a real property mortgage.	
12. Transition Loan Offers new entrants a lower down payment on the purchase of farm assets while providing vendors with 40-60% of sale proceeds up front	Buyer requires 10%down for the purchase, versus 25% for most standard loans. Vendor receives approximately 40-60% of sale proceeds up front. Remaining funds can be disbursed to the vendor over the next four years. FCC guarantees 100% of the funds to the vendor.	Normally secured with the real or personal property being purchased.	
13. First Step Loan Loans for young farmers with limited credit experience.	Qualifying loans of up to $75,000 for the purchase of agriculture-related items. Required down payment as low as 10%.	Applicant must have graduated from ***or*** currently be enrolled (having successfully completed two years) in a recognized post-secondary program ***and*** must have submitted a business plan that outlines opportunities and risks.	
14. Agriculture Value-Added Loan Program A $65 million fund developed to provide financing to small and medium sized companies involved in processing food and non-food agricultural products.	Loan terms designed to meet the borrower's needs – to a maximum of $500,000. May be used to finance commercial research and development, product development, new production capacity and market development.	Limited to value-added processors with annual sales of less than $10 million and fewer than 250 employees. The business must be federally or provincially incorporated in Manitoba, Saskatchewan, Alberta or British Colombia.	**Western Diversification** Toll Free: 1-888-338-WEST **CIBC** – Agricultural Development Winnipeg MB Phone: (204) 944-5208 **Farm Credit Canada** Steinbach MB Phone: (204) 326-9400

Farm Improvement Loans

PROGRAM	PROGRAM DETAILS	CONDITIONS	CONTACT
1. Farm Improvement and Marketing Cooperative Loans Act (FIMCLA) FIMCLA is a federal government guaranteed loans program designed to increase the availability of loans for the purpose of the improvement and development of farm buildings and the processing, distribution or marketing of farm products by cooperative associations. The program facilitates the availability of credit to both farmers and their cooperative associations to improve farm assets, strengthen production and/or improve financial viability.	Maximum loan is $250,000 for an individual farmer, and $3,000,000 for farm products marketing cooperatives (upon approval by the Minister). Loans may be financed up to 80% of the cost. The interest rate to be paid on a variable rate loan is the lender's Prime plus a maximum of 1%. Interest to be paid on a fixed term rate uses a formula based on the lender's residential mortgage rate plus a maximum of 1%. Maximum term is ten years for all purposes except additional land, which is 15 years. For Co-op loans, the maximum is 20 years for land, construction and purchase of buildings.	Available to any individual farmer, farm partnership, farm corporation as well as farmer-owned cooperative associations actively engaged in farming in Canada with the intent of making a profit. Loans must be secured and used for the purpose as designated on the application. Borrower must provide 20% of the cost of a project from his/her own resources. A user fee of 0.85% of the amount of the loan, payable to the federal government, must be collected by the lender. If purchase has been made, a farmer has 60 days to receive funding from a lender for a FIMCLA loan.	Chartered Banks and Other Designated Lenders or Agriculture and Agri-Food Canada Financial Guarantee Programs FIMCLA Administration 2200 Walkley Road Ottawa ON K1A 0C5 Phone: 1-888-346-2511 Fax: (613) 759-6315 http://www.agr.gc.ca/nmp/fimcla

Price Pooling Program (PPP)

PROGRAM	PROGRAM DETAILS	CONDITIONS	CONTACT
1. Price Pooling Program (PPP) The program provides a price guarantee to marketing agencies to protect them and their producers from unanticipated declines in the market price and assists them in obtaining financing at attractive rates.	The Minister of Agriculture and Agri-Food Canada enters into an agreement with a marketing agency for the marketing of agricultural products under a cooperative plan. The agreement provides for a price guarantee for products sold, allows the marketing agency to make an initial payment to the producers and covers eligible processing, carrying and selling costs of the marketing agency, to a fixed maximum. The price guarantee is set at a percentage of the expected wholesale price of the product.	The commodity covered under the agreement must be pooled with the producers receiving an initial payment upon delivery of the product. If the average wholesale price obtained, once all product has been sold, is above the guarantee, it is redistributed back to the producers, net of costs. Should, as a result of a price collapse or market decline, the average wholesale price drop below the guaranteed price, a claim could be made to AAFC for the shortfall.	Marketing Agencies or Agriculture and Agri-Food Canada Financial Guarantee Programs Price Pooling Program 2200 Walkley Road Ottawa ON K1A 0C5 Phone: 1-888-346-2511 Fax: (613) 759-6315 http://www.agr.gc.ca/nmp/app

Advance Payments Program: The Advance Payments Program provides interest assistance under the *Agricultural Marketing Programs Act.*

PROGRAM	PROGRAM DETAILS	CONDITIONS	CONTACT
1. Advance Payments Program (APP) To provide cash advances to producers on stored eligible field crops, including maple syrup, honey and ranch raised fur. The Advanced Payments Program is a federal loan guarantee program that facilitates access to credit for producers at or after harvest. With a government guarantee, producer organizations are able to negotiate a loan from financial institutions to make cash advances to their producers.	Agriculture and Agri-Food Canada pays the interest on the first $50,000 of advances. Producers repay their advance as the crop is sold throughout the year.	The amount of cash advance available is half (50%) of the expected farm gate price of the crop in storage to a maximum advance of $250,000 per producer (or related producers). The advance must be repaid within one year.	Producer organizations Agriculture and Agri-Food Canada Financial Guarantee Programs Advance Payments Program 2200 Walkley Road Ottawa ON K1A 0C5 Phone: 1-888-346-2511 Fax: (613) 759-6315 http://www.agr.gc.ca/nmp/app

PROGRAM	PROGRAM DETAILS	CONDITIONS	CONTACT
2. Spring Credit Advance Program (SCAP) Under this program, producer organizations issue advances to producers in the spring of the year allowing the producer to finance the purchase of crop inputs.	This program offers $50,000 interest free to eligible producers with crop insurance to assist with the planting of their crops in the spring.	The maximum eligible advance is $50,000, 60% payment made on seeding intentions, with the remaining 40% paid after seeding. Eligible producers can transfer an outstanding SCAP advance into the Advance Payments Program in the fall of the year taken.	Producer organizations. Agriculture and Agri-Food Canada Financial Guarantee Programs Advance Payments Program 2200 Walkley Road Ottawa ON K1A 0C5 Phone: 1-888-346-2511 Fax: (613) 759-6315 http://www.agr.gc.ca/nmp/scap

Financial Counselling/Assistance

PROGRAM	PROGRAM DETAILS	CONDITIONS	CONTACT
1. Farm Debt Mediation Service	The Farm Debt Mediation Service provides the services of qualified financial counsellors to conduct a financial review and prepare a recovery plan for the farming operation. Qualified mediators are also made available to assist in negotiations between the farmer and his/her creditors to help arrive at a mutually satisfactory agreement.	Eligible applicants include insolvent individuals, corporations, partnerships, co-operatives or other associations of persons "engaged in farming for commercial purposes."	Farm Debt Mediation Service Room 401-1800 Hamilton Street Regina SK S4P 4K7 Toll Free: 1-866-452-5556 Web site: http://www.agr.gc.ca/policy/adapt/national_initiatives/fdms.phtml
2. Farm Consultation Service	For a nominal fee ($100) this service provides confidential financial management counselling to assist farmers that are experiencing cash flow concerns. The service, which is provided by an independent financial consultant, will help assess the current financial situation, identify options and develop plans for future success.	Farmers who have their bookkeeping in order and would like to experience one or more of the following in their farm operation: • Maximize profits. • Resolve cash flow issues. • Discuss changes to the farm enterprise, production or debt structure. • Explore options and analyze alternatives for the farm unit.	Farm Consultation Service Room 401-1800 Hamilton Street Regina SK S4P 4K7 Toll Free: 1-866-452-5558 Web site: http://www.agr.gc.ca/progser/fcs_e.phtml

II. CROP INSURANCE & NET INCOME STABILIZATION PROGRAMS

Crop Insurance Program

PROGRAM	PROGRAM DETAILS	CONDITIONS	CONTACT
1. Canada-Manitoba Crop Insurance Program Provides coverage based on the producer's long term average yield – offers farmers a voluntary program of financial protection against crop loss due to natural hazards – provides insurance coverage for much of the cash costs of the seeded crop. Basic coverage includes excess moisture insurance (EMI) and a free Forage Restoration Benefit. Also available is additional hail insurance and seedling establishment insurance for tame perennial forages.	Crop insurance is available for most field crops and forage crops for uncontrollable natural hazards. Coverage depends on the farm's soil productivity zone. For most crops it is 50% (70% or 80% optional at extra cost) of the ten year average yield for the soil type. A farmer's own yields are being considered using an Individual Productivity Index. The premiums are shared by the farmer and by the governments of Canada and Manitoba. The 50% portion of the coverage at all levels is fully funded by governments. Administration costs are funded 50% by the Manitoba government and 50% by the federal government.	All farm operators, and landlords on a crop share, are eligible for a contract. An applicant must be financially independent of all other insured farmers. Partnership contracts are issued to farmers who farm land together and who share production from the insured land. Application for all-risk insurance or changes in insured crops or coverage levels for all insurable crops must be made by March 31st of each year.	Local Crop Insurance Offices or Manitoba Crop Insurance Corporation 400 – 50 24th Street NW Portage la Prairie MB R1N 3V9 Phone: (204) 239-3499 Fax: (204)239-3246 http://www.mcic-online.com/

Net Income Stabilization Program (NISA) and Canadian Farm Income Program (CFIP)

PROGRAM	PROGRAM DETAILS	CONDITIONS	CONTACT
1. Net Income Stabilization Account (NISA) Producers set aside funds in high-income years for use in low-income years. Covers grains, oilseeds, special crops, edible horticultural crops, and livestock. Excludes inedible horticulture crops and supply-managed commodities.	Participants can deposit up to 3% of their eligible net sales into their account and these deposits are matched by governments. The Federal government and Manitoba share the cost of the matching contribution in a 2 to 1 ratio. In addition, farmers can deposit up to 20% of eligible net sales to their account. These funds are not matched by governments. All producer deposits earn a 3% interest bonus above market rates. The interest bonus cost is shared equally by Manitoba and Federal governments.	Producers are eligible to participate in NISA if they are: • reporting farm income for tax purposes, or • landowners who farm under a crop share rental agreement, or • individuals farming in a corporation, cooperative, communal organization, or a trust • Status Indians farming on a reserve. Withdrawals from accounts are allowed when the farmer's gross margin falls below the previous five-year average or when net income from all sources falls below $20,000 or $35,000 for a family.	NISA Administration P. O. Box 6100 Winnipeg MB R3C 4N3 Toll-free: 1-800-665-6472 (NISA) or en Francais: 1-800-665-2776 (CSRN) Web site: www.agr.gc.ca/nisa/
2. Canadian Farm Income Program (CFIP) A three year national program ('00, '01,'02 Income Tax years) designed to provide funding for Canadian agricultural producers to cushion extreme income reductions beyond their control.	Funding is cost shared on a 60/40 basis by the federal and provincial governments. Available to an individual, a private corporation, a trust, a communal organization or a Status Indian who carries on the business of farming and who meets the program's eligibility criteria.	Coverage is provided when an applicant's claim year margin has fallen below 70% of their reference margin. The margin is the difference between total allowable income and total allowable expenses (as defined by CFIP) in a tax year.	For further information: Toll Free: 1-888-343-1064 (English) 1-888-592-4314 (en Francais) Web site: www.agr.gc.ca/cfip/ or CFIP Administration P.O. Box 1816 Station Main Winnipeg MB R3C 3R1 Fax: (204) 984-5610

III. DISEASE COMPENSATION

PROGRAM	PROGRAM DETAILS	CONDITIONS	CONTACT
1. Tuberculosis/Brucellosis/ Scrapie Compensation Program Compensation and advisory assistance if animals have to be destroyed because of these diseases.	Compensation: Transportation to slaughter, killing fees, and market value up to $2,500 for cattle and $600 for sheep (Note: Sheep with scrapie cannot be slaughtered)	Available to farmers with livestock contracting Tuberculosis, Brucellosis or Scrapie. Disease must be confirmed by a meat inspector or federal veterinarian. Routine examinations are done at auction sales and packing plants.	Government of Canada Canadian Food Inspection Agency (CFIA) 613 – 269 Main Street Winnipeg MB R3C 1B2 Phone: (204) 983-2203
2. Rabies Indemnity Compensation for animals that have to be destroyed because of rabies.	Federal-provincial cost-shared (40:60) indemnity up to a maximum of $1,000 for cattle, $500 for horses and $200 for swine, sheep or goats, which die from rabies.	Available on livestock lost because of rabies infection provided the suspected case is reported early in the sickness and confirmed rabid by a federal veterinarian. (Need brain for diagnosis)	For other information, see www.cfia.agr.ca
3. Swamp Fever of Horses (Equine Infectious Anemia) Compensation for animals that have to be destroyed because of swamp fever.	Compensation up to $2,750 per animal.	A federal veterinarian must be notified when disease is suspected.	
4. Poultry: Newcastle disease, Avian influenza, Pullorum disease, Fowl typhoid. Are named diseases under the *Health of Animals Act.*	Compensation up to $33 per head for chickens and $50 per head for turkeys. Ostrich – up to $1,500.	Available to farmers whose poultry are infected with Newcastle disease.	
5. Anthrax An endemic disease in Canada and is a named disease under *Health of Animals Act.*	The payment for cattle, sheep, swine and goats that die of this disease is the market value subject to limits of $500 for cattle, $350 for horses and $100 for sheep, swine and goats. Free vaccination is provided to treat the herd. Bison or captive wild ungulates are not covered.	Farmers with confirmed cases of Anthrax in their herds. Confirmation must be by a federal veterinarian. Animals in contact with an animal found dead of Anthrax are not ordered destroyed. There is a quarantine and vaccination program for the contact herd.	

IV. WILDLIFE DAMAGE COMPENSATION AND PREVENTION – BIG GAME AND WATERFOWL REGULATION

PROGRAMS	PROGRAM DETAILS	CONDITIONS	CONTACT
1. Prevention **Prevention of damage to crops by wildlife is promoted under this program.**	Prevention information, materials, and equipment are available to farmers upon request.	Proper prevention measures would be applied to eligible crops in areas where wildlife damage is common. The producer must contact Manitoba Conservation to complete an occurrence report, discuss prevention measures, and obtain prevention equipment.	Local Manitoba Conservation Office (formerly Natural Resources) 50 District Offices Numbers can be obtained from Manitoba Conservation Information and Inquiry: Toll Free: 1-800-214-6497
2. Compensation **The Regulation allows for full compensation of damage by wildlife to the crop or livestock covered.**	• Crop loss due to migratory waterfowl (ducks, geese, cranes). • Loss of livestock and exotic game due to predators. • Loss to crops and stored hay due to big game (deer, elk, moose, wood bison or black bears). • Loss of honey and related equipment due to bears. • Loss of leaf cutter bees, eggs, larvae, and related equipment due to big game.	Evidence of damage must be retained for inspection. Harvested forage must be located in an eligible storage site and monitored daily. An appeal process is also in place.	Compensation: Local Agency Offices of Manitoba Crop Insurance Corporation http://www.mcic-online.com

V. WATER DEVELOPMENT PROGRAM

Agriculture and Agri-Food Canada - Prairie Farm Rehabilitation Administration (PFRA)

PROGRAM	PROGRAM DETAILS	CONDITIONS	CONTACT
1. Rural Water Development Program (RWDP) Is aimed at enhancing the viability of prairie agricultural areas by promotion and supporting sustainable development and protection of water resources. The RWDP is designed to: • alleviate water-related constraints to the viability of rural agriculture • aid development, expansion and diversification of agricultural operations • enhance opportunities for rural agri-business and value-added enterprises • encourage the implementation of sustainable practices in the development and protection of water resources	Priority is given to project proposals that best address the Program purpose, objectives and local water issues. Typical activities assisted under this Program include, but are not limited to: **Water Development** – planning, investigation design and construction of water supply pipelines, tank-loading facilities, dugouts and wells. **Water Protection** – groundwater data collection activities such as test drilling and E-logging; activities that will protect or improve the quality of water in rural areas such as best management practices for wells and dugouts, watershed protection initiatives, agricultural wastewater management and treatment schemes, riparian area management initiatives, water well decommissioning programs; and water conservation. **Research, Demonstration and Education** – initiatives to investigate, demonstrate and/or communicate information about innovative products, methods or technologies for protecting or enhancing water resources.	Contact your local PFRA office to discuss your water-related issue. Prior to development, an application for assistance must be submitted to a local PFRA District office.	Agriculture and Agri-Food Canada - PFRA offices in Manitoba: **Beausejour District Office:** Phone: (204) 268-3233 **Brandon District Office:** Phone: (204) 726-7584 **Dauphin District Office:** Phone: (204) 638-6108 **Morden District Office:** Phone: (204) 822-7273 Web site: www.agr.gc.ca/pfra/rwdpe.html

WATER DEVELOPMENT PROGRAM
Provincial Government

PROGRAM	PROGRAM DETAILS	CONDITIONS	CONTACT
1. Provincial Farm Water Source Development To assist individual farmers to develop the mechanization of a satisfactory off-farmstead water source to meet farming needs. For further information contact: Manitoba Water Services Board Infrastructure Services Box 22080 2022 Currie Blvd. Brandon MB R7A 6Y9 Phone: (204) 726-6076	Financial assistance is provided on approved design on the basis of 30% of eligible costs not shared by PFRA. Each farm is eligible for only one rebate of maximum $2,000.	The applicant must be a bona fide farmer. Water source must be located outside the farmstead (500 ft. or more) and be adequate to meet farming needs. Abnormal costs must be encountered. Design approval is required prior to construction, to ensure eligibility for financial assistance. Applicant is required to construct according to project standards and procedures.	Farmers can apply for assistance through their local agricultural offices or contact the district farm water source technologist as follows: Manitoba Water Services Board 27 – 2nd Avenue SW Dauphin MB R7N 3E5 Phone: (204) 632-2116 Manitoba Water Services Board Box 22080 2022 Currie Blvd. Brandon MB R7A 6Y9 Phone: (204) 726-6076 Manitoba Water Services Board 20 First Street S. Beausejour MB R0E 0C0 Phone: (204) 268-6059

WATER DEVELOPMENT PROGRAM
Joint Federal and Provincial

PROGRAM	PROGRAM DETAILS	CONDITIONS	CONTACT
1. Irrigation Development Program To assist with costs for planning and developing off-farm irrigation infrastructure.	Provides financial and technical support for planning, designing, environmental assessments and approvals for off-farm irrigation projects. Co-ordination with federal support for technical assistance from PFRA is provided. Support is also provided for Area/Block Development and Management; Investigation, Demonstration and Technology Transfer; Environmental Protection; and Awareness; Education and Communications.	Assistance is provided to provincial and regional irrigation associations. Must have a water rights development permit. Must apply for an Environment Act Review. Applicant must meet terms and conditions in the Irrigation Development Program Manual.	For general information or inquiries, contact: Manitoba Agriculture and Food Soils & Crops Branch P.O. Box 1149 Carman MB Phone: (204) 745-5630
2. Agricultural Area Water Pipeline (joint Federal and Provincial) Provides technical and financial assistance to local government or water Co-ops supplying pipelines to rural residences.	PFRA and Manitoba Water Services Board (Intergovernmental Affairs) each provides assistance of 1/3 of eligible costs, with local governments or groups responsible for remaining costs, for the installation of rural water pipelines.	If the local government is not involved, the group of individuals applying for assistance must become legally incorporated. Prior approval of plans must be obtained from the Department of Conservation. System must be designed by a qualified professional engineer. All rights-of-way and easements must be in accordance with established standards and procedures.	A letter of request should be sent with a resolution requesting technical and financial assistance from both PFRA and Manitoba Water Services Board to: Manitoba Water Services Board Box 22080 2022 Currie Blvd. Brandon MB R7A 6Y9 Phone: (204) 726-6076 Fax: (204) 726-6230 or PFRA Suite 200 – 303 Main Street Winnipeg MB R3C 3G7 Phone: (204) 983-2243 or PFRA District Offices

PROGRAM	PROGRAM DETAILS	CONDITIONS	CONTACT
3. Community Water Source Development (joint Federal and Provincial) Provides assistance to local governments or groups to identify and develop a water supply for small community use, and/or tank loaders.	The Manitoba Water Services Board (Intergovernmental Affairs) and PFRA provide technical and financial assistance. • Groundwater appraisal report • Evaluate sources • Arrange, supervise test drilling and well construction • Advice on permits, cost estimates, tenders and contracts • Engineering designs and construction supervision as staff time permits	Local government or legally incorporated group of individuals can apply. Design approval required prior to construction to ensure eligibility for financial assistance.	The Manitoba Water Services Board Box 22080 2022 Currie Blvd. Brandon MB R7A 6Y9 Phone: (204) 726-6076

VI. SOIL & WATER CONSERVATION PROGRAM

PROGRAM	PROGRAM DETAILS	CONDITIONS	CONTACT
1. Intergovernmental Affairs/Water Services Board Grants Available to conservation districts to: Assist local people in developing and delivering rural conservation programs, primarily on a watershed basis. Provide financial assistance for: • Soil and water management • Wildlife and fisheries management • Recreation and public education and other resource management programs.	Financial incentives are available for a wide range of programs including: • forage seed purchase • runway stabilization • shelterbelt planting • block tree planting • water storage • crop residue management • salinity management • wildlife habitat maintenance and enhancement • drainage management and enhancement • riparian management Local districts should be consulted directly for incentive details.	Must be a landowner within a conservation district. Specific eligibility criteria vary according to program and districts. Sixteen districts in Manitoba.	For general information contact: Conservation Districts Secretariat; IAF Box 38 Gladstone MB R0J 0T0 Phone: (204) 385-6622

PROGRAM	PROGRAM DETAILS	CONDITIONS	CONTACT
2. Shelterbelt Enhancement Program (SEP) This is a $4-million, five-year initiative designed to reduce greenhouse gases through increased shelterbelt plantings on agricultural lands across the prairies. The program is administered through Agriculture and Agri-Food Canada's (AAFC) Shelterbelt Centre in Indian Head, Saskatchewan. Through the SEP, the Centre's services will be expanded to improve shelterbelt-planting success, while reducing costs to landowners. As part of the program, clients will be supplied with weed-controlling materials and specialized mulch application equipment.	To be eligible for funding, projects must meet the following guidelines: • planting sites must be prepared in advance, free of trash and large debris, to ensure trouble-free planting and mulch application • shelterbelts cannot be moved or transplanted, removed, sold or harvested for wood • tree and shrub species selected must be capable of sequestering carbon, and proven successful under local conditions The following plantings are eligible under SEP: • **Field and roadside shelterbelts, and riparian buffer strips** – must be a minimum 800 metres in length, and composed of tree and/or shrub species that will succeed under local conditions. • **Farmyard shelterbelts** – must be established around farmyards, livestock facilities or other farm buildings; must be a minimum 800 metres in total length. • **Wildlife tree plantings** – must encompass a minimum one hectare of land and not be established adjacent to inhabited farmyard sites.	The following groups are eligible under SEP: • bona fide producers of primary agriculture products • federal and provincial departments for conservation plantings, reclamation or research purposes • owners of rural holdings greater than 39 acres (15.8 ha). Application forms are available trough the Shelterbelt Centre or your local PFRA District Office. Applications must be submitted by September 30 for seedling delivery the following year. Applications will be considered on a first come first served basis, and assessed according to program eligibility requirements.	**AAFC Shelterbelt Centre** Indian Head SK Phone: (306) 695-2284 Agriculture and Agri-Food Canada – PFRA Offices in Manitoba: **Beausejour District Office** Phone: (204) 268-3233 **Brandon District Office** Phone: (204) 726-7584 **Dauphin District Office** Phone: (204) 638-6108 **Morden District Office** Phone: (204) 822-7273 Web site: **www.agr.gc.ca/pfra/shbenhp_e.htm**

VII. WILDLIFE HABITAT PROGRAMS

PROGRAMS	PROGRAM DETAILS	CONDITIONS	CONTACT
1. Ducks Unlimited Canada Habitat Initiatives Program A continent-wide conservation initiative designed to restore declining waterfowl populations by promoting land use that conserves soil, water and wildlife. Delivered by Ducks Unlimited Canada (DUC) on behalf of the North American Waterfowl Management Plan (NAWMP). Ducks Unlimited Canada Habitat Initiatives Program focuses on landscapes in southwestern Manitoba typified by abundant wetlands.	1) Hay Programs • Hay – DUC provides financial and technical assistance to convert cultivated land to forages. • Salinity – up to 10 acres of free seed is provided • Blended clover – seed provided 2) Grazing Programs • Grazing Clubs – facilitate proper grass management • Complementary Grazing – assistance provided to seed tame pasture that complements native pasture • Livestock Watering Systems – assistance provided to develop livestock watering systems 3) Winter Wheat • Financial and technical expertise provided 4) Intensive Programs • High priority conservation lands may be secured through purchase or Conservation Agreement	Individual programs have specific guidelines and eligibility requirements. Contact the Ducks Unlimited field offices for details.	405 Broadway Avenue Box 1240 Killarney MB R0K 1G0 Phone: (204) 523-7567 214 Main Street, Box 1022 Minnedosa MB R0J 1E0 Phone: (204) 867-5228 545 Conservation Drive Brandon MB R7A 7L8 Phone: (204) 729-3500

PROGRAM	PROGRAM DETAILS	CONDITIONS	CONTACT
2. Manitoba Habitat Heritage Corporation Permanent protection of critical wildlife habitats through purchase or donation. Financial incentives to maintain valuable existing habitat on private land through cooperative management agreements. Agro-woodlot management – information and incentives to promote management and harvest of new and existing woodlots.	Wetlands and upland habitat: Purchase or donation of conservation easements for native habitats. Direct land donations are also accepted. Riverbanks: Demonstration projects that conserve river bottom habitat and stream banks. May include incentives for fencing, managed grazing systems and remote watering. Agro-woodlot: Staff help prepare management plans that include sustainable harvest options. A number of agro forestry options are available.	Target areas primarily south of Riding Mountain Park and west of #13 Hwy. Varies with program option. Eligible lands could contain various wildlife habitat types. Priority given to habitat lands that are vulnerable to conversion for other uses.	Manitoba Habitat Heritage Corporation offices in: Killarney – 523-7569 Minnedosa – 867-5245 Shoal Lake – 759-2807 Reston – 877-3162 Brandon – 729-3502 545 Conservation Drive Brandon MB R7A 7L8 Winnipeg – 784-4350 200 – 1555 St. James Street Winnipeg MB R3H 1B5 Email: **mhhc@mhhc.mb.ca**
3. Adopt-a-Pothole A project of the Delta Waterfowl Foundation: To secure perpetual wetland easements through Conservation Agreements signed through the Manitoba Habitat Heritage Corporation. To install Hen Houses – artificial nesting structures for mallards in association with other conservation groups or clubs.	Voluntary contract with landowners to purchase or donate perpetual easements on wetland habitats in southwestern Manitoba. Hen Houses are placed in wetlands in order to increase the nesting success of mallards. Liaison with local groups that would agree to install Hen Houses and maintain them for ten years.	Wetlands under Conservation Agreements can not be drained in the future regardless of ownership. Agreements are registered with Land Titles.	Delta Waterfowl Foundation Adopt-a-Pothole R.R.#1 Box 1 Portage la Prairie MB R1N 3A1 Phone: (204) 239-1900 Delta Waterfowl Foundation Adopt-a-Pothole Box 814 Minnedosa MB R0J 1E0 Phone: (204) 867-5377

PROGRAM	PROGRAM DETAILS	CONDITIONS	CONTACT
4. Critical Wildlife Habitat Program To identify, preserve and manage Manitoba's plants and animals with particular emphasis on unique, rare and endangered species, the prairie landscape and its ecotypes, and remnant habitats. Current program initiatives include private land stewardship, natural resource inventories, land management and extension.	Conduct natural resource inventories on selected habitats to identify areas of special interest and importance. Provide advice to landowners on land use practices that benefit wildlife and expertise on native prairie management. Native prairie grazing projects demonstrating sound farming practices that benefit wildlife. The program provides limited assistance to landowners interested in setting up twice-over rotational grazing systems on native prairie lands. Cooperative habitat enhancement projects.	Lands could contain various types of habitat. Lands with critical wildlife habitat, as determined by program managers, would be given priority.	Manitoba Conservation 200 Saulteaux Crescent Winnipeg MB R3J 3W3 Phone: (204) 945-7775 1129 Queens Avenue Brandon MB R7A 1L9 Phone: (204) 726-6450 Box 820 Boissevain MB R0K 0E0 Phone: (204) 534-6838 Box 640 Swan River MB R0L 1Z0 Phone: (204) 734-3429 Box 6000 Gimli MB R0C 1B0 Phone: (204) 642-6077 Box 4000 Lac du Bonnet MB R0E 1A0 Phone: (204) 345-1400

VIII. MISCELLANEOUS

PROGRAM	PROGRAM DETAILS	CONDITIONS	CONTACT
1. Tax Deferral for Drought-Induced Sales of Breeding Livestock To allow farmers who are forced to sell their breeding stock due to drought conditions to defer a portion of the proceeds of sale of these animals to the following year.	The amount of proceeds deferred depends upon the percent reduction in the breeding herd as follows: Herd Reduction — Percent Deferred Under 15% — 0% Over 15 but under 30% — 30% 30% or more — 90% To calculate the total tax deferral, determine the deferral for each portion of the herd reduction and add them together.	The tax deferral applies to sales of breeding animals in a tax year in regions designated as suffering from drought conditions in that year. Breeding animals include PMU horses, cattle, bison, deer, elk, goats and sheep over 12 months of age. For cattle, the number of heifers in the herd cannot exceed 50% of the cows in the herd.	Canada Customs & Revenue Agency 325 Broadway Winnipeg MB R3C 4T4 Phone: 1-800-959-5525 www.ccra-adrc.gc.ca/E/pub/tg/t4003eq/
2. The Manitoba Retail Sales Act Allows farmers to purchase certain production inputs without payment of sales tax.	Entitlement to purchase without sales tax, farm machinery apparatus, parts, granaries, fertilizers, insecticides, fungicides, herbicides, drugs and medicines for livestock in farming production. Metal and/or precast concrete buildings are eligible for refunds upon application.	There are three categories of input items. 1. Unconditionally exempt items. 2. Conditionally exempt items. 3. Taxable items. For conditionally exempt items, a Farm Use Certificate is required to support the sale: "I hereby certify that the goods shown on this invoice will be used principally for farming." Date _____ Signature _____	Taxation Division 101 – 401 York Avenue Winnipeg MB R3C 0P8 Phone: (204) 945-5603 Toll Free: 1-800-782-0318 or 1-800-275-9290 www.gov.mb.ca/finance/taxation/taxes/retail.html Circulars on the applicability of the *Act* to farmers are available at the above office, and contain item lists for the three categories.

PROGRAM	PROGRAM DETAILS	CONDITIONS	CONTACT
3. Child Related Income Support Program (CRISP) To provide financial assistance to low income families to assist them with the cost of raising children.	The maximum benefit that can be received is $30 per month ($360 per year) for each eligible child. Benefits begin from the month in which the completed application is received. New benefit years begin July 1 and an application is required for each benefit year.	Eligibility criteria are based on family income, level of net assets and the number of children. Family assets excluding the principal residence, furnishing and family vehicle must have a net value of less than $200,000. The amount of CRISP benefit depends upon the previous calendar year's total family income. Calculations for income eligibility do not include Capital Cost Allowance (CCA) or the value of livestock as income nor as expenses. Other criteria – must live in Manitoba and have a valid Manitoba Health number, which includes dependants in your care. You must be supporting a child or children under 18 years of age, for whom you are receiving Child Tax Benefit payments.	For information on income eligibility levels, program information and applications Toll Free: 1-800-563-8793 or write to: Income Supplement Programs Box 3000 203 South Railway St. E. Killarney MB R0K 1G0 Fax: (204) 523-5240
4. 55 Plus – A Manitoba Income Supplement Program To low income Manitobans who are 55 years of age and over.	Single Person – Maximum benefits of $111.60 are paid quarterly if income is $8,930.40 per annum or less. Partial benefits are calculated for those with income between $8,930.41 and $9,722.40. Married person – Maximum benefits of $119.90 paid quarterly if family income is $14,479.20 per annum or less. Partial benefits are calculated for those with a family income between $14,479.21 and $16,207.20. Benefits begin from the quarter in which the application is received. New benefit years begin April 1 and a new application is required for each benefit year if you are not receiving federal Old Age Security benefits.	Must be 55 years of age or older, reside in Manitoba and have a valid Manitoba Health number. If you are married and your spouse is either under 55 or over 65 you may still be eligible for benefits. Income is based on previous calendar year's income. If you are receiving Old Age Security Program benefits, your eligibility for the Provincial 55 Plus benefits is automatically determined.	For information on income eligibility levels, program information and applications Toll Free: 1-800-563-8793 or write to: Income Supplement Programs Box 3000 203 South Railway St. E. Killarney MB R0K 1G0 Fax: (204) 523-5240

PROGRAM	PROGRAM DETAILS	CONDITIONS	CONTACT
5. Scientific Research (SR) and Experimental Development (ED) Tax Credits Tax credits available for qualified projects. Some application to agriculture if criteria met. E.g. seed grower conducting agronomic research such as plot trials, development of new farm product, etc.	Refundable tax credits of up to 35% for qualifying expenditures for Canadian-controlled private corporations. Tax credits for other Canadian Taxpayers. Credits provided for capital. 100% write-off to qualified capital expenditures. Unlimited carry forward of qualified expenditures.	Must be a Canadian-controlled Private Corporation with less than $200,000 of taxable income to be eligible for a refundable investment tax credit of up to 35% for qualifying SR & ED expenditures. Other Canadian corporations, proprietorships and partnerships can receive a non-refundable investment tax credit of up to 20% for qualifying SR & ED expenditures. **Three conditions that must be met:** 1. The project must advance the understanding of science and technology. 2. Address scientific or technical uncertainty. 3. Incorporate a systematic investigation by experiment or analysis performed by qualified personnel.	For further information contact your local accounting professional or your nearest Canada Customs & Revenue Agency office. Phone: (204) 983-3980 or Phone: (204) 983-1643
6. Manitoba Research and Development Tax Credit To encourage research and development in Manitoba. May apply to agriculture subject to certain criteria.	Non-refundable tax credits of 15% are available to corporations for qualifying expenditures.	The amount deductible against Manitoba income tax will be lesser of the Manitoba Research and Development Tax Credit and the Manitoba Corporate Income Tax otherwise payable.	Federal-Provincial Relations and Research Division Department of Finance 910 - 386 Broadway Avenue Winnipeg MB R3C 3R6 C Phone: (204) 945-3757

PROGRAM	PROGRAM DETAILS	CONDITIONS	CONTACT
7. Agri-Food Research & Development Initiative (ARDI) Established in 1997 to initiate, encourage, promote and conduct innovative research and development projects that contribute to the economic well being of Canada and Manitoba.	Grants for projects that are directly applicable to agriculture and agri-food development and associated research in Manitoba to supplement other funding sources.	Highest priority given to projects that identify significant economic benefits in removing production or export constraints and provide benefits to the industry. Probable industry impact must be demonstrated within five years of project completion and to demonstrate a commitment to the principles of sustainable development.	For further information: Visit local Manitoba Agriculture and Food or Agriculture and Agri-Food Canada offices. Phone: (204) 746-8186 Fax: (204) 746-8213 http://www.gov.mb.ca/agriculture/research/ardi/
8. Manitoba Agri-Ventures Initiative (MAVI) Provides business planning and market development assistance to develop the value-added agri-food sector in Manitoba.	Funding is available for the development of information for: • Business plans • Marketing plans • Feasibility studies • New product development • New process development • Market development	Applicants are Manitoba producers, agricultural entrepreneurs and processors of agricultural products, agricultural and commodity organizations, agri-businesses and food processors. Projects are cost shared on a 50-50 basis. http://www.gov.mb.ca/agriculture/financial/agribus/agribusiness.html	Winnipeg: Phone: (204) 945-3498 Northwest Region: Phone: (204) 734-3417 Southwest Region: Phone: (204) 748-3873 Central Region: Phone: (204) 723-3232 Eastern/Interlake: Phone: (204) 376-3306
9. Manitoba Rural Adaptation Council (MRAC)	The Council was formed to encourage the agricultural industry and agriculturally dependent rural communities to adapt and respond to the changes emanating from world trade agreements and ever-broadening global market opportunities.	Priority is given to funding of innovative projects that address sustainability of the economic, environmental and social fabric of agri-Manitoba. MRAC will provide up to 1/3 (to a maximum of $100,000) of eligible project costs.	MRAC 802 – 294 Portage Avenue Winnipeg MB R3C 0B9 Phone: (204) 982-4791 Fax: (204) 982-4794 Email: mracinfo@mrac.ca Web site: www.mrac.ca
10. Canadian Farm Business Management Council	To establish and maintain a funding pool for the development and application of innovative and sustainable farm business management practices.	Major focus of funding is for national projects that use innovative and sustainable techniques to develop strong business management skills for farm families and agri-business operators. The Council also facilitates partnerships between individuals and organizations within the agriculture industry where projects may have mutual benefits and interests. Program expires: March 31, 2003	Toll Free: 1-888-232-3262 Web site: www.farmcentre.com